

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Harry Thomas Kloor	
Serial No:	09/714,018	Conf. No.: 5553
Filed:	November 16, 2000	Group Art Unit: 3627
Title:	DUAL TRANSACTION AUTHORIZATION SYSTEM AND METHOD	Examiner: Maria Teresa T. Thein
Docket No:	18822-11	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

In response to the Office Action mailed July 19, 2007, Applicant submits the following amendments and remarks.

Claims begins on page two (2) of this paper.

Remarks begin on page eleven (11) of this paper.